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ABSTRACT

An analysis of the language and format of the Basic Educational Opportunity Grant (BEOG) Application and the Financial Aid Form (FAF) is reported. The first section details the background for the study including the design of the project. Section 2 focuses on an analysis of the forms including such areas as a comparison of the content of the two forms, the clarity of each form, the organization of the forms, the use of language, and the tone of the language. Section 3 presents a summary and recommendations. It is concluded that both forms are difficult, but that the FAF is far more complex than the BEOG, that the language of both forms should be improved even if policy does not change, that the complexity of the forms makes some people not even try to fill them out, and that those who do not file tax returns are additionally handicapped because the forms refer to IRS tax lines for information. Six ways to improve the language of the BEOG application, specific comments on the information for the BEOG, and specific comments on BEOG and FAF instructions for items that appear on both forms are appended. (PHR)

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DOCUMENT DESIGN PROJECT

Technical Assistance Report No. 2

The Complexity of Financial Aid Applications

Janice C. Redish
with an appendix on design by Siegel & Gale, Inc.

Prepared for: Bureau of Student Financial Assistance, Office of Education, Department of Health, Education, and Welfare, Washington, D.C.

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Introduction

This paper is an analysis of the language and format of two forms that students may use to apply for grants from the Federal government to help pay for education after high school. The two documents are

1. the Basic Educational Opportunity Grant Application (BEOG) from the Bureau of Student Financial Assistance (BSFA), Office of Education, Department of Health, Education and Welfare;

and 2. the Financial Aid Form (FAF) from the College Scholarship Service (CSS) of the College Board.

The author of this report is a linguist and Director of the Document Design Project at the American Institutes for Research. The work was done as part of a technical assistance project between the Document Design Project and staff of the Basic Grants Program. Forms designers at Siegel & Gale, Inc. contributed an analysis of the typography and graphics of the two sets of materials. (Siegel & Gale is a New York firm that specializes in simplifying documents. They are working with the American Institutes for Research on the Document Design Project.) Funding for this work came from the Teaching and Learning/Reading and Language Group at the National Institute of Education under contract #NIE-400-78-0043.

In analyzing both sets of materials, we looked at the entire packet that the student receives, including general information, the form, and the item-by-item instructions. We reviewed the 1979-80 version of each form. These are the ones currently in use; they are valid for the period from January 1, 1979 until March 15, 1980. Because it is crucial that anyone using this report be familiar with the documents we are discussing, we have placed a copy of each packet right after this introduction, before the beginning of the report.

The report is divided into three chapters and five appendices. We begin with background information on the Basic Grants Program, the Document Design Project, and the joint effort that resulted in this report.

In meetings to set the scope of work, we (staff of the Basic Grants Program and of the Document Design Project) decided that there were eight major topics to cover. These were

- comparability of content between the two forms
- clarity of purpose in each form
- interrelationship of form and instructions
- clarity of the organization
- clarity of the language
- level of vocabulary
- tone
- the possibility of making the forms easier for people who don't file tax returns.

The second chapter contains our findings on each of these eight topics. In the third chapter, we summarize and give our major recommendations for changes.

These three chapters make up the text that we think will be particularly interesting to policymakers. The appendices, on the other hand, are addressed to the writers and designers who must revise the materials for future years. Here we go over the language and design of the two packets in great detail.

Appendix A is a brief treatise on six ways to write more clearly. All of the examples (of poor writing) come from pages 2 and 3 of the BEOG, but we could have chosen equivalent examples for all six points from the FAF. The next three sections cover the organization and language of each package. Appendix B is on the BEOG information; Appendix C goes over

the BEOG instructions (and the comparable FAF items); Appendix D is about the FAF information and other FAF instructions. The last section, Appendix E, is Siegel & Gale's presentation on how the design of both forms could be improved.

I. Background

A. The Basic Grants Program

Basic Grants is one of six programs that the Office of Education offers to students to help them pay for their education after high school. Only two of the six programs give out grants; that is, the student does not have to pay the money back. For the other grant program, Supplementary Educational Opportunity Grants, the student asks the school for the money and does not apply to the Federal government.

In the BEOG program, each student applies directly to the government and every eligible student gets aid. To be eligible, the student must meet certain criteria. Some of these are:

- financial need
- citizenship
- enrollment in a participating school as an undergraduate.

The money is distributed on the basis of a formula. Whether or not the student receives a grant, and the size of the grant, depends on factors such as income, whether the student is independent of his or her parents, and size of the family. For 1979-80, grants will probably range between $200 and $1800.

Students may take other aid in addition to the BEOG money. Therefore, a student applying for a BEOG is almost certainly also applying to other sources, for example, the state and the school(s), for money. There are now about 7,000 schools participating in the BEOG program. (Colleges, junior colleges, technical schools, even "Mom and Pop" beautician schools with 15 students may qualify.)

The BEOG program is part of the Bureau of Student Financial Assistance (BSFA). BSFA is the largest single component

in the Office of Education. In 1977-78, BSFA programs provided students with about 4.2 billion dollars in aid; of this total, about 1.7 billion was in Basic Grants. Approximately 3.8 million students applied for the BEOG program in 1977-78 and about two million received grants. Congress recently passed new legislation making middle income families eligible for the BEOG program (Middle Income Student Assistance Act, PL 95-566). Thus, the BSFA expects an additional million applicants for 1979-80.

Before 1978-79, a student who wanted a BEOG had to fill out the BEOG form. Most also filled out one or more other forms because they wanted to apply for other scholarships and grants in addition to the BEOG. As of 1978-79, a student can apply for a BEOG by using the BEOG or one of three other forms and checking a box on these forms that "authorize(s) information from this (form) to be released to the BEOG program in order to be considered for BEOG assistance." (See item #83 on the FAF.) This new procedure is called "multiple data entry" (MDE), meaning that data on the student can come from any of several sources, not only from a BEOG application.

The other three forms that can be used as BEOG applications are:

- the Financial Aid Form (FAF) from the College Scholarship Service (CSS)
- the Family Financial Statement from the American College Testing Service (ACT)
- the Pennsylvania Higher Education Assistance Agency Form.

The other forms existed before BEOG and serve other purposes in addition to being a BEOG application. The Pennsylvania form is used for eligibility for state money. The CSS and ACT forms are not primarily applications. They are information gathering forms. The colleges and states that get information

from CSS or ACT can use any or all of the information to decide how to distribute their own scholarship money. These forms have to serve the broad and divergent needs of many institutions. They therefore gather much more information than BEOG needs. CSS and ACT charge for their services although the student does not have to pay for using the forms as a BEOG application.

The college or state decides which form all applicants for its money must use. Many require the FAF. Therefore, the form most commonly used by BEOG applicants in 1978-79 was the FAF (2.2 million). The second most commonly used form was the BEOG itself (1.3 million). The other forms accounted for relatively small numbers of BEOG applicants. We, therefore, concentrated on the BEOG and FAF in this study; but the comments in this paper should also be useful to the designers of other forms.

B. The Document Design Project

In September 1978, the American Institutes for Research (AIR) began the Document Design Project to foster clear and simple writing and design of public documents. The purpose of the Document Design Project (DDP) is to help make forms, regulations, brochures, and other written materials easier for people to read, to understand, and to use.

AIR is an independent non-profit company, established in 1946, that provides research, development and evaluation services through contracts and grants from public and private sources. Carnegie-Mellon University and Siegel & Gale, Inc., a private firm that specializes in simplifying legal documents, are working with AIR on this project. Funding for the project comes from the National Institute of Education in the Department of Health, Education and Welfare.

A unique feature of the Document Design Project is that it combines research, practice and training in one program.

Research Studies: At Carnegie-Mellon University in Pittsburgh, researchers are developing an understanding of the writing process and are exploring the use of computers in document design. In Washington, we are studying the problems that documents present to people, particularly the poor, the elderly, and the limited-English-speaking residents of the urban neighborhoods where AIR is involved with community groups. AIR and Siegel & Gale are creating and testing simplified materials based on the ideas of the linguists, psychologists, and graphic designers on the project staff. One goal of the research is to develop (and continually improve) a set of guidelines for document designers that is both solidly based in research findings and that can be applied to real problems.

Training Programs: New college and graduate level training programs will be ready for the 1981 school year. Carnegie-Mellon University, which has a history of innovation in education and already has interdepartmental courses in design and writing, is organizing an advanced level program for psychologists, linguists and others interested in research on document design. AIR and Siegel & Gale will develop and field test practical materials teaching the principles of effective writing and design on the undergraduate level.

Technical Assistance: Information services and technical assistance on designing documents are available at AIR's Washington office. The Document Design Project has an extensive library including information on research, practice and teaching in clear writing and files of "before" and "after" examples of simplified documents. DDP offers workshops and assistance to agencies that are revising materials or creating new documents. While writers from government agencies have priority in receiving technical assistance, project staff answer all requests for information and referral.

One of the most sought-after services of the Document Design Project is expert review of current documents by the linguists and designers on the DDP staff. We are willing to consider such projects as part of the technical assistance component when the agency that is responsible for the materials commits staff time to working with us in analyzing the materials, learning how to do this kind of review, and following up the review stage with in-house revisions of the material. It was on this basis that DDP joined with the Basic Grants Program to analyze the complexity of the financial aid applications.

C. The Joint Project to Analyze the BEOG and the FAF

The Problem

As of November, 1978, the computer had rejected 45.3% of the 1978-79 FAFs that were used as Basic Grant applications. That means that 828,000 of 1,828,000 students had to redo at least part of their forms because the forms were incomplete, inconsistent or obviously inaccurate. The rejection rate for the BEOG was 34%. Only two-thirds of BEOG applicants could even get their forms processed on the first try.

It takes some students four and five tries before their applications are complete or consistent enough to be processed. Many give up along the way. Some may stop trying because the computer has caught them cheating or because they realize, on rereading the instructions, that they are not eligible. But others lose out on aid that they are entitled to, only because they cannot fill out the form accurately, completely, and legibly. Something is obviously wrong.

When we started the Document Design Project, we went out to social service agencies in Washington, D.C. and asked which forms cause problems for people and what those problems are. One of the people we interviewed counsels high school students about educational opportunities. Most of the students she sees have to fill out the FAF, and can't. Helping students (and parents) with these forms occupies a good deal of her time.

Everyone agrees that the forms are complex. A front page article in the Washington Post quotes Leo Kornfeld, deputy commissioner for student financial assistance, as saying there is "no question that complexity (of the form) leads to mistakes." (Joanne Omang, "Students Denied Grants as Cheaters," Washington

Post, January 12, 1979) The question is just how much of that complexity is necessary.

The Project

In January of 1979, the Document Design Project and the Basic Grants Program agreed to work together to improve the BEOG application. The first step in this project is the descriptive analysis of the 1979-80 BEOG and FAF packages reported in this paper.

In doing this analysis, we considered these eight sets of questions:

1. Content: Does every item on the BEOG appear on the FAF form? Where on the FAF form does each BEOG item appear? How do the comparable items cluster on the FAF? How much are they interwoven with other questions?

2. Purpose: The BEOG form can only be used to apply for a BEOG grant. The FAF form can be used to apply for a BEOG grant only, to provide information to other funding sources without applying for a BEOG grant, or to do both (apply for BEOG, give information to other sources). Is it clear from the form and instructions what the student/parent will accomplish by using one form rather than the other? Is it easy to understand who should use each form and to whom the instructions are referring when the word "you" is used?

3. Interrelationship of form and instructions: How does each form handle the interplay of instructions with the form?

4. Organization: How clear and logical is the sequencing of information on each form? Where are people likely to get lost in following the instructions?

5. Language: a) Is it clear what each form wants for each item? b) It is important that the applicant understand the necessity of providing accurate information, but it is also important that the instructions maintain a tone of helping and encouraging students to apply. How well does each form deal with these conflicting needs?

6. Vocabulary: Which vocabulary items are highly technical and likely to cause comprehension problems? How appropriate is it to use the language of IRS forms and instructions?

7. Tone: Does the language have a personal tone that will be helpful to the applicant?

8. Financial information section: Both forms are now oriented towards people who file tax returns. However, a significant portion of BEOG applicants don't file a tax return. What changes might be made to the form to make filling it out clearer and easier for people who do not file tax returns? How can the BEOG be rearranged to separate questions for taxpayers and non-taxpayers?

We told the groups responsible for the other forms about the project when we began. A working draft of this paper was distributed to these groups in late February. Representatives of the College Board, the College Scholarship Service, the American College Testing Service, and the Pennsylvania Higher Education Assistance Agency met with Dr. Redish, Ms. Ann

Breaznell of Siegel & Gale, and Basic Grants staff at HEW on March 8 to discuss our analysis.

This final version of the report differs from the working paper only in the addition of the introduction, this background chapter, and clearer presentation of the examples. The additions are meant to make a paper that originally required an intimate knowledge of the program and the materials understandable to a much wider audience.

Since we did this analysis, two members of the Basic Grants staff, Greg Blair and Bill Ryan, have also attended a three-day course on "Simplifying Documents" given at AIR by the Document Design Project. They, along with Rita Johnson and Steve Jenks at the Basic Grants Program, have begun to revise the BEOG for 1980-81. The first drafts of the new material reflect many of the suggestions given in this report and in the DDP course. In its present draft form, the language of the new BEOG is <u>much</u> simpler, clearer, and easier to understand.

II. The Analysis

A. Is the content of the two forms comparable?

1) *Does every item on the BEOG appear on the FAF form?*
Yes.

2) *Where on the FAF form does each BEOG item appear?*
See Tables 2.1 and 2.2 on the following pages.

Table 2.1 lists every item on the BEOG in numerical order with a brief identifying title. In the next column I give the number of the comparable item on the FAF. I use the comments column to note where the BEOG and FAF differ in how they ask for an item of information or precisely what they ask for.

Table 2.2 is a list of the items on the FAF that are not found on the BEOG. Twenty-seven (or almost one-third) of the items on the FAF do not appear at all on the BEOG. In 28 others (another one-third), the FAF requests more information about that topic than BEOG does (for example, financial information for other years; parents' age, occupation, number of years employed; purchase price of home). Therefore, only approximately one-third of the items on the FAF are truly comparable to the items on the BEOG.

Table 2.1

Item Comparison of BEOG & FAF

Item	BEOG #	FAF #	Comments
App. SSAN	1	2	
App. Name	2	1	
App. Date of birth	3	3	
Citizenship status	4	8	
State of Legal Residence	5	6	
Mailing address	6	5	
College choices	7	83	On FAF this is confused with the non-BEOG institutions in 81. On FAF, student puts in school code number. On BEOG, processor does.
Education level '79-'80	8	9A	
BA before 7/1/79	9	9B	
Live with parents	10	13	
Parents claim student	11	14	
$750 assistance	12	15	
Father's name	13A	38	Set up differently -- FAF has lines only, asks for address, employer.
Mother's name	13B	39	Same comment
Father's SSAN	14A	38	Same comment
Mother's SSAN	14B	39	Same comment
Parents' marital status	15	40/16	Choice and order of categories are different
Size of parents' household	16	43/44	Definition different as to how applicant is counted
Number in college	17	45/46	Same wording in 17 and 45 but 46 on FAF makes it confusing

Table 2.1, continued

Item	BEOG #	FAF #	Comments
1978 non-taxable income	18A	20	Social security benefits
1978 non-taxable income	18B	21	Child support, etc.
Where figures come from	19	41	Neither placement seems very logical to me
Exemptions	20	42	
Adjusted gross income	21	19	BEOG asks for no calculations -- just copy from return; FAF requires steps to compute answer on form -- also has columns for 3 years
Father's wages, etc.	22A	17A	
Mother's wages, etc.	22B	17B	
Tax paid	23	23	FAF new section -- only asks for 1978
Itemized deductions	24	24	
Medical expenses	25	26	BEOG leaves out state and other taxes which is a line on the FAF
Theft losses	26	27	
Tuition	27	28	
Home	28	30	FAF also asks year bought & price
Investments	29	31/32	FAF separates real estate from investments
Cash, etc.	30	35	
Business	31	33	
Farm	32	34	
Applicant's savings	33	67	

Table 2.1, continued

Item	BEOG #	FAF #	Comments
Applicant's marital status	34	7	BEOG has more choices than FAF
Size of applicant's household	35	75	
Number in college	36	76	
PARALLELS PARENTS SIDE:			
= 18A {non-tax. income}	37A	63/64	The definitions are not parallel for BEOG & FAF
= 18B	37B	53	
= 19 tax from	38	74A	
= 20 exemptions	39	74B	
= 21 adjusted gross income	40	52	
= 22 A applicant's wages	41A	49	FAF also asks for summer '79 and academic year 79-80
= 22 B spouse's wages	41B	50	
= 23 tax paid	42	57	
= 24 deductions	43	58	
= 25 medical expenses	44	59	
= 26 theft loss	45	60	
= 27 tuition	46	61	
= 28 home	47	68	See comment at 28
= 29 invt. R.E.	48	69	
= 30 cash	49	67	See comment at 33

Table 2.1, continued

Item	BEOG #	FAF #	Comments
= 31 business	50	70	
= 32 farm	51	71	
Veteran's benefits/mo.	52A	65	
# of months	52B	66	
Auth. rel to states	53	84	
Certification	54	Last item, no #	BEOG includes warning about penalties; FAF also asks for phone number

- - - - - - - - - - - - - - - - - - -

Table 2.2

Items on FAF, not on BEOG

#	Description
4	Student's sex (optional)
10	School attended '78-'79
11	Academic periods seeking assistance for
12	Plans to live with
17C	Interest income
17D	Dividends
17E	Other taxable income
22	Total of taxable & non-taxable income
(17-22)	Room for 1977 and estimated 1979 as well as 1978
25	State and local taxes
29	Other unusual expenses
(30)	Year purchased and price also

Table 2.2, continued

#	Description
36	Consumer indebtedness
37	Other indebtedness
(38)	Father's age, address, occupation, employer, state of legal residence, years w/ employer
(39)	Same for mother
47	Details on others in household in college
48	Information on divorced parents
51	Student's other taxable income
54	Financial assistance from student's parents, 1979
55	Financial assistance from student's spouse's parents, 1979
56	Grants, etc.
62	Other unusual expenses
(49-62)	Also asks for summer '79 and academic year '79-'80
(68)	Also year purchased and price
72	Consumer indebtedness
73	Other indebtedness
77	Occupation & employer
78	Spouse's occupation
79	Information on members of student's family in college
80	Blank space for additional information
81	Colleges CSS should send information to
82	Fee

3) *How do the comparable items cluster on the FAF?*
In <u>every</u> <u>section</u>, there are questions on the FAF that are not needed by BEOG. Using the FAF as a BEOG-only application is probably a very confusing and frustrating experience.

There are other important differences.

a) The check-off and the listing of schools for BEOG comes at the very end of the FAF. It may easily be missed. This would mean that students, who thought that by filling out an FAF they were applying for a BEOG, may be missing out on BEOG aid.

b) On the FAF, the financial information required by BEOG for both parents and students is clustered with questions about other years. BEOG requires information only about 1978. Therefore, there is one column for financial data. The FAF has three columns. This is illustrated in Figure 2.1 on page 17.

(The forms below have been reduced in size by 2%.)

BEOG

Section D: Parents' Financial Statements

Complete this Section if you answered YES for ANY question in Section C

3(1) 1(0)

18. 1978 NONTAXABLE INCOME (7-11) $ .00
a) Social Security Benefits
b) Other Nontaxable Income (child support, welfare (ADC), etc.) See Instructions (12-18) $ .00

19. 1978 U.S. TAX RETURN FIGURES ARE: (17)
a) ☐ From Completed Return b) ☐ Estimated c) ☐ Will Not File Return for 1978

20. TOTAL NUMBER OF EXEMPTIONS CLAIMED ON 1978 U.S. INCOME TAX RETURN (18-19)

21. 1978 ADJUSTED GROSS INCOME (from line 31 of IRS form 1040, or line 10 of IRS form 1040A) (20-24) $ .00

22. 1978 INCOME EARNED THROUGH EMPLOYMENT (25-29) $ .00
a) Father
(30-34) $ .00
b) Mother

23. 1978 TOTAL U.S. INCOME TAX PAID (from line 47 of IRS form 1040, or line 13 of 1040A) (35-39) $ .00

24. 1978 TOTAL ITEMIZED DEDUCTIONS (from Tax Return Schedule A & B, line 39) (40-44) $ .00

25. 1978 MEDICAL AND/OR DENTAL EXPENSES See Instructions (45-49) $ .00

26. 1978 CASUALTY OR THEFT LOSSES See Instructions (50-54) $ .00

27. 1978 UNREIMBURSED ELEMENTARY & HIGH SCHOOL TUITION See Instructions (55-59) $ .00

PAF

Parents' Annual Income	1977	1978	Est'd 1979
Enter yearly amounts on boxes only.			
TAXABLE INCOME			
17 A. Wages, salaries, etc. — father or stepfather	$	$	$
B. Wages, salaries, etc. — mother or stepmother	$	$	$
C. Interest income	$	$	$
D. Dividends	$	$	$
E. Taxable income other than wages, interest, and dividends (itemize and give dollar amounts in 80)	$	$	$
Subtotal (Add 17A through 17E) ▶	$	$	$
(18) Adjustments to Income (Enter ONLY allowable adjustments from lines 28 and 30 of IRS Form 1040. If none, enter zero.)	$	$	$
19 ADJUSTED GROSS INCOME (Subtract 18 from subtotal) (line 31 of IRS Form 1040 or line 10 of Form 1040A) ▶	$	$	$
NONTAXABLE INCOME (See instructions.)			
20 Social security benefits	$	$	$
(21) Other nontaxable income (child support, welfare, veterans benefits, etc.)	$	$	$
22 TOTAL INCOME (Add 19, 20, and 21.) ▶	$	$	$

Parents' Annual Expenses	1978
23 U.S. INCOME TAX PAID (line 47 of IRS Form 1040 or line 13 of IRS Form 1040A)	$
24 U.S. ITEMIZED DEDUCTIONS (line 39 of Schedule A, IRS Form 1040)	$
25 STATE AND OTHER TAXES	$
(26) MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions.)	$
(27) CASUALTY OR THEFT LOSSES (See instructions.)	$
28 UNREIMBURSED ELEMENTARY AND HIGH SCHOOL TUITION AND FEES FOR DEPENDENT CHILDREN, excluding the student applicant	$
(29) OTHER UNUSUAL EXPENSES	$

Figure 2.1 Comparable sections on parents' finances from the 1979-80 BEOG and FAF.

c) On the FAF the information about parents and about students comes after the financial information; on the BEOG, it comes first.

d) BEOG clearly states on the form that applicants need to fill out only one of the two financial sections -- for parents or students. This is not stated on the FAF form because the FAF is also used in non-BEOG situations where both sets of information may be required. At the beginning of the section on student's financial information, the FAF form says "all students should complete all items below." This is not true if the form is only being used as a BEOG application. Students get confused because counselors tell them the BEOG instructions (don't fill out the student section if you fill out the parent section) and the FAF form contradicts these instructions.

B. Is the purpose of each form clear?

1) *Is it clear from the form and instructions what the student/parent will accomplish by using one form rather than the other?*
Not entirely. The BEOG form does not begin by saying what it is. It tells the time period and jumps into talking about Basic Grants. The section on Forms to Use further down the page explains in a roundabout way that other forms can be used to apply for a Basic Grant and that a school may require a Basic Grant application for other purposes, but the gist of these rather complicated sentences is that the question of which form to use is very confusing and you have to find out what to do from each school. Steve Jenks

of the BSFA has said that the BEOG "can be used to apply for both Basic Grants and other Federal aid." Except for the reference to requirements by the school, there is no explanation of these other uses on the BEOG form.

The FAF is clearer in that it begins with a statement of what it is and how you use it (although the language of the section is fairly difficult). The regular FAF form makes no mention on the front that there is information about BEOG on the back page. Readers must discover that for themselves and many probably will not. FAF made up a demonstration form which has a box on the front cover that refers readers to the information about BEOG on the back. However, that form was not distributed to students.

b) *Is it easy to understand who should use each form and to whom the instructions are referring when the word "you" is used?*
In the BEOG instructions "you" is clearly the student at all times. However, the form uses the word "applicant" throughout and not "you". The BEOG does not say who may write down information about parents, but the use of "your parents" in the instructions hints that the student should fill out the parents' section.

In the FAF information, the word "you" is ambiguous. The first use of the word occurs in the second sentence of the first section where it refers to whoever is sending in the form. In the second section, we find out that this can be parents or students. Then in the rest of that section, "you" is clearly the student (e.g. "your parents must . . ."). In the third and fourth sections, "you" is again whoever is providing

information, i.e. student or parent ("estimate amounts you expect to report . . .").

The FAF instructions almost never use the word "you". The imperative verbs are subjectless and nouns are used for both student and parent. The FAF clearly says that the student should NOT fill out the parents' financial statement. FAF and BEOG seem to differ on this point. Students who want to apply for BEOG and have difficulty getting their parents to fill out forms would be better off with the BEOG form, but they may not know about this difference in the forms.

C. How do the forms mesh with the instructions?

Both give item by item instructions which many people find useful.

The FAF instructions are on a separate sheet so the reader can have both documents open to the correct page at the same time. The typography of the form and the instructions, however, does not allow the user to put the instruction next to the item being worked on, so one must still go back and forth and find one's place again each time.

The FAF includes copies of sections of the form at appropriate places in the instructions but the comment about them is up at the top masquerading as part of the box outline. It is very easy to miss.

INSTRUCTIONS FOR COMPLETING THE FAF

To avoid delays in processing, it is important that you complete all items on the FAF according to the following instructions:

- **Please type or print all entries in black or dark ink; do not use a pencil.**
- **Enter each response in the proper area. Do not make entries outside boxes or enter more than one set of figures in a box.**
- **Enter amounts in dollars; omit cents. Do not use commas between dollar values. For example, if wages, salaries, tips, and other compensation are $5,398.24, enter $5398.**
- **Do not leave dollar items blank. Enter a zero (0) where appropriate. Do not use such words as "unknown," "none," or "same."**
- **Use Item 86 to explain circled items and any unusual circumstances. Attach additional sheets of paper if more space is needed. On any additional sheets, be certain to give the student's complete identification information and the CSS code numbers of the institutions and programs to receive the FAF.**

Certain sections of the FAF are reproduced below to assist you in completing the form. Keep these instructions and the worksheets for your records.

Enter yearly amounts in boxes only.			
TAXABLE INCOME			
17 A. Wages, salaries, etc. — father or stepfather	$	$	$
B. Wages, salaries, etc. — mother or stepmother	$	$	$
C. Interest income	$	$	$
D. Dividends	$	$	$
(E) Taxable income other than wages, interest, and dividends (Itemize and give dollar amounts in 86.)	$	$	$
Subtotal (Add 17A through 17E.) ▶	$	$	$
(18) Adjustments to Income (Enter ONLY allowable adjustments from lines 28 and 30 of IRS Form 1040. If none, enter zero.)	$	$	$
19 ADJUSTED GROSS INCOME (Subtract 18 from subtotal.) (line 31 of IRS Form 1040 or line 10 of Form 1040A) ▶	$	$	$
NONTAXABLE INCOME (See instructions.)			
20 Social security benefits	$	$	$
(21) Other nontaxable income (child support, welfare, veterans benefits, etc.)	$	$	$
22 TOTAL INCOME (Add 19, 20, and 21.) ▶	$	$	$

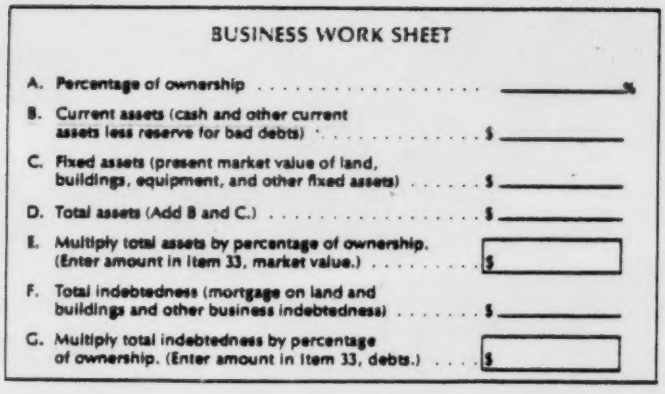
23 U.S. INCOME TAX PAID (line 47 of IRS Form 1040 or line 13 of IRS Form 1040A)	$
24 IRS ITEMIZED DEDUCTIONS (line 39 of Schedule A, IRS Form 1040)	$
25 STATE AND OTHER TAXES	$
(26) MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions.)	$
(27) CASUALTY OR THEFT LOSS(ES) (See instructions.)	$
28 UNREIMBURSED ELEMENTARY AND HIGH SCHOOL TUITION AND FEES FOR DEPENDENT CHILDREN, excluding the student applicant	$
(29) OTHER UNUSUAL EXPENSES	$

(From the middle of the second column of the FAF instructions)

Figure 2.2. One of the FAF worksheet sections and the instruction on using it.

There is no instruction about using them as worksheets at the place where they are first introduced. The "worksheet" for items 17-29 is on the front of a page but the instructions for items 18-29 are on the back of that page. In order to use the copy as a worksheet, the user has to flip the page over for each entry. The same is true of the Student's Benefits section for items 63-66.

There is no commentary about how to use the Business Work Sheet and Farm Work Sheet in the FAF instructions. The forms designer must have assumed they were self-explanatory. However, they are not set up to help the user figure out the correct answers.



BUSINESS WORK SHEET

A. Percentage of ownership . . . . . _____%

B. Current assets (cash and other current assets less reserve for bad debts) . . . . . $_____

C. Fixed assets (present market value of land, buildings, equipment, and other fixed assets) . . . . . $_____

D. Total assets (Add B and C.) . . . . . $_____

E. Multiply total assets by percentage of ownership. (Enter amount in Item 33, market value.) . . . . . $

F. Total indebtedness (mortgage on land and buildings and other business indebtedness) . . . . . $_____

G. Multiply total indebtedness by percentage of ownership. (Enter amount in Item 33, debts.) . . . . $

Figure 2.3. The Business Work Sheet from the FAF instructions.

On the Business Work Sheet, for example, the user enters A, B, C; adds B and C to get D; and then multiplies D by A to get E. There is no need to enter A first. Line A should come after line D.

On the BEOG form, the instructions begin on the page facing the form. It is easier to find one's way back and forth from instruction to form on the BEOG because the type is larger and there are fewer items on one page of the form. However, after item 8, the user has to tear the form out to have both form and instruction available at the same time.

BEOG provides two copies of the form (like the IRS does in the 1040 package). The second copy has "WORK SHEET" stamped across it, but there is no instruction to use it. Most people will not read through the package before filling out the form. They will open the package on page one, see the instructions beginning on page 4, and start right in on the real form. They won't know until after item 8 (when they have to turn the page) that there is a worksheet provided. A statement at the beginning of the instructions about "There are two copies of the form in this package. You may use the second one as a worksheet" might help.

D. Is the organization of the materials clear?

How clear and logical is the sequencing of information on each form? Where are people likely to get lost in following the instructions?

These comments highlight the major problems. We give more details in the Appendices.

1) The introductory information:

BEOG --

- lacks a "what this is" introduction
- the internal organization of the section on "forms to use" could be improved
- the sections on "how to complete this form" and "payment . . ." should be reorganized into "how the BEOG program works"
- the last two sections are difficult to read and many people probably skip them.

FAF -- The second column on the front page is poorly organized. It talks about acknowledgement and fees for additional institutions before it talks about the fee for the first filing.

2) The forms:

BEOG -- The parallel columns show good forms design, but there are too many variations (bold, all caps, italics, different sizes). Overuse of rules (lines) and boxes makes the form more crowded than it needs to be.

FAF -- The form includes too many kinds of data collection graphics. There are little boxes to check, big boxes to check, straight lines to write on, computer boxes for individual letters, open boxes to write numbers in, etc. The items are all jumbled together. There is little use of columns. The parents' and students' information is not set next to each other. The form looks formidable, and I am sure it it simply "too much" for many people to deal with. There is no particular reason for the ordering of many of the sections. They could be reordered.

One important point from BEOG's point of view: The check-off for BEOG should come much earlier, be in bigger type, and be separate from the place for institution names.

3) The instructions: The instructions to both are well organized in that they follow the items line by line. However, people who have trouble dealing with numbers or tax forms are likely to get lost trying to cope with the financial statement. (See the discussion of possible alternative formats in Section H below.) There are signposts (what to do next) in the BEOG instructions at the end of Section C and after Sections D and E. This is a good idea, but the signposts would be clearer if they were made to stand out more (in larger type, or in a box). There are no such signposts for the FAF. On the FAF, there is one comment at the end of 13-15 (before 16 which you have to answer), that you may not have to fill in items 17-48. The instruction at this point on the FAF is so ambiguous that I can imagine most people giving parents' information (17-48) just in case it is needed. Because this is a difficult task, that is a major wasted effort if people don't need to do it.

E. Is the language clear?

1) *Is it clear what the form wants for each item?* Again, I give specifics in the appendices. Here are some highlights of the items that may be unclear:

Citizenship status (FAF only) - Is everyone supposed to answer both questions?

State of legal residence - not defined.

Mailing address - confusing. May students put a dorm address down if they feel sure they will get mail there? It is not the student's permanent address.

"Lives with" - six consecutive weeks or a total of 42 days?

Student's marital status (FAF only) - not all options are available.

The financial questions - Even with the amount of explanation that you give, many people are going to find the technical terms hard to understand or are going to have questions because their particular situation is not explicitly covered.

Whose information to give (FAF only) - This is a major point of ambiguity because of the different requirements of different schools and programs. An all-purpose form, by its very nature, always ends up with ambiguous or confusing instructions.

2) It is important that the student understand the necessity of providing accurate information, but it is also important that the instructions maintain a tone of helping and encouraging students to apply. *How well does each form deal with these conflicting needs?*

On the BEOG, verification is now mentioned three times, in #4 of How to Complete this Form, page 2; in the third paragraph of the instructions, page 4; and as part of the item and instruction on "certification".

BEOG, page 2

4. **VERIFICATION:** You should be aware that the Basic Grant Program has an ongoing process of checking the information which students and parents have reported when applying for a Basic Grant award. You and/or your parents may be requested to provide documentation, including IRS tax returns, to support the information reported. Failure to provide requested documentation may result in the denial of aid.

   Any person who knowingly makes a false statement or misrepresentation on this form will be subject to a fine of not more than $10,000 or to imprisonment for not more than 5 years, or both, under the provisions of the United States Criminal Code.

BEOG, page 4

Your application must be complete and accurate. Students receiving Basic Grants based on incorrect information submitted on the application will have to repay any funds received and may also be subject to further penalty.

Figure 2.4. Two statements on the need to be accurate from the BEOG.

It is not necessary to say the same thing on both pages 2 and 4.

The first sentence of the paragraph on page 4 is very direct -- "Your application must be complete and accurate." The statement on page 2 is, however, clearer than the other sentence on page 4. This second sentence on page 4 has four instances of a deleted relative pronoun and is therefore very hard to understand. (I discuss this problem in detail as point 6 of Appendix A.)

You could also simplify the language of the certification. The tone is not negative except in the use of a WARNING in the box in item 54, but that is appropriate.

On the FAF, a warning is given only once -- in the fourth section of the front page. The italics make the point stronger than if it were in regular type, but the language is very sophisticated. The certification carries no warning of penalties. If cheating is a problem, perhaps it should.

F. Is the vocabulary too difficult for applicants?

1) *Which words are highly technical and likely to cause comprehension problems?*
There are two different types of words to consider: difficult words and technical terms.

a) Both forms use words that a sophisticated audience should have no trouble with but that poor readers may not know (e.g., request, submit, calculate, miscellaneous). These can be replaced with easier words (ask, send, figure out, other). Sometimes the difficult word can simply be left out (e.g., "designed to provide" → "to give"). Occasionally you will have to rewrite the sentence to get rid of the difficult words. (Specific suggestions will be found in the later sections of this report.) The question of how far to simplify the language depends on the reading ability of the document's users. Even if all BEOG applicants must be high school graduates, they may not all read at the 12th grade level. I have recently spoken with an English teacher at an accredited business school who told me they accept students who have a high school diploma and read "at least at the fourth grade level." Furthermore, the parents of some applicants may have much less school-

ing than their children and may be very poor readers. The IRS and other agencies that are simplifying their materials are making vocabulary changes like the ones suggested in the list on the next page.

Words that could be changed:

additional	=	more
applicant	=	you, student
assistance	=	help
authorize	=	want, give you the right to, agree to, allow, give you permission
calculate	=	figure out
combined with	=	used with
complete	=	fill out
criteria	=	(rewrite to avoid)
designed	=	(rewrite to avoid)
determine	=	decide
eligibility	=	if you are eligible
enter	=	write
financial assistance	=	money, aid
indicate	=	check
institution(educational)	=	school
jeopardize	=	(rewrite to avoid)
miscellaneous	=	other
notification	=	notice
omit	=	leave out
persons	=	people
presumed	=	(rewrite to avoid)
proceed	=	(rewrite to avoid)
provide	=	give, send, show
receive	=	get, have
release	=	give
request	=	ask
retain	=	keep
submit	=	send, give
to be notified	=	to know
transmit	=	send, give
verify	=	check on
would like	=	want

These words may cause problems for some people.

Forms Designer's terms:

applicant
authorization
certification
enter
indicate
process
recipient

Tax terms:

adjusted gross income
assets
capital gains
casualty losses
consumer indebtedness
debts
deductions
dependents
dividends
estimate
exemptions
indebtedness
interest income
investments
itemized deductions
net amount
real estate
spouse
stocks, bonds, securities
subsistence allowance
unreimbursed tuition
valuation
wages, salaries

2) *How closely does the wording of the form and instructions parallel the relevant sections of the tax form?*

The BEOG and FAF line items closely parallel those on the income tax forms. The only difference is the need to combine figures (information from both parents' returns is given together even if the parents file separately; lines 8, 13 and 19 of the 1040 all go into item 22 of the BEOG, 17E of the FAF).

But the instructions do not parallel those of the IRS. Instead, they assume prior completion of a tax form. For example, item 18 on the FAF on "adjustments to income" stresses that you should "enter only IRS allowable amounts" for several types of adjustment. The parent has to have worked out the tax form before responding to this question.

3) *How appropriate is it to use the language of IRS forms and instructions?*

It is fine for people who have their completed 1978 tax return in front of them. Even in this case, it would help if you alerted people to the connections you are making to the tax form. You could give some directions at the beginning, saying that the financial statement is keyed to line items on the 1040 and 1040A. "If you prepare your tax return (or have it prepared) before you fill out this form, it should be fairly easy to do this form."

There are three groups of people who may still have problems: 1) the people who must submit the BEOG or FAF before they can do their tax returns, 2) people

who use tax preparers and therefore aren't very familiar with their own tax return, 3) people who don't file a 1040 or 1040A.

People who usually use tax preparers and who must do the BEOG very early in the year will be at a particular disadvantage. It would be an extra financial burden for them to pay someone to estimate their tax return in order to fill out the BEOG and then later pay someone to fill out a final tax return. I understand that some schools require financial information by February 1; and, therefore, there are families that are pressured into filling out applications in January, perhaps even before they have received the W-2 form. This is a systems problem that needs serious attention.

Another problem is that there are no instructions anywhere on the BEOG or FAF about who may use estimated figures or in what circumstances, only a warning that the figures must match those on the return whenever the return is completed. Some more explanation might be helpful. Section H below is about the special problems of the person who does not file a tax return.

G. Is the tone of the language appropriate?

Yes. Most of the time it is friendly and personal. Both forms use "you" and the imperative a lot. I don't think the tone is as much of a problem as the sophisticated language and the difficulty people have coping with requests for information about finances.

H. Can the forms be made easier for people who don't file tax returns?

Both forms are now oriented towards people who file tax returns. However, a significant portion of BEOG applicants don't file a tax return. *What changes might make it easier for people who do not file tax returns? Where would the split come between items for taxpayers and for non-taxpayers?*

There are two series of questions to ask in return. 1) Is the number of non-tax filers who apply for BEOG significant enough to warrant changing the form? How many are they? Do they include a disproportionately large number of the rejected applications? They probably do represent the neediest students, and the ones whose parents have the most problem with reading instructions and filling out forms in general.

2) What information do you need from non-tax filers? Which items other than the "non-taxable income" items would have to be duplicated if there are separate sections for tax filers and non-tax filers?

It is easy to see where to make the distinction. The split comes quite logically at the top of the second page of the BEOG form. You could start with question 19 (38) and then have a branching as you now do before sections D and E. Space is obviously a problem, but you could replace the present two columns, one for parents and one for students, with two columns, one for tax filers and one for non-tax filers.

The FAF would need more rearranging to handle this change. However, I see no logic to keeping the item that asks if you filed a tax return until #41 for parents (#74A for students). It could come at the beginning of each financial section.

For non-tax filers you still need BEOG questions 18, 22, 25, 26, 27, 30 and 33 in the parents' section (and the comparable items, 37, 41, 44, 45, 46, 49, in the students' section). You don't need 20, 23, 24 for parents (39, 42, 43 for students). Would you need both adjusted gross income (21/40) and income earned through employment (22/41)? Can we assume that non-tax filers would have nothing to report for 28, 29, 31, 32 (47, 50, 51) -- assets and debts on a house, investments, business or farm? Would you assume that non-tax filers don't have dividends or interest income?

In other words, it is feasible on the BEOG to have separate sections. You have to decide the need for it (how many people/ how much trouble they have with the current form) and how many questions they would still have to answer, Whether or not you have separate sections, you could improve the organization and wording of the instructions so that people who do not have anything to report for an item can move ahead without reading the entire instruction. You can also expand the instructions to provide explanations for people who cannot just copy a figure from the 1040 or 1040A.

Both the statistics on error rates and our intuition suggest that the technical tax terms and the financial questions cause the greatest problems for users of these forms. We cannot be sure, however, just what the nature of the problem is until we go out and evaluate the form in the field by talking to users and observing them as they try to fill out the form. Armchair measures such as readability formulas are useful indicators that a problem exists. Linguistic and graphic analysis in this report can point to probable causes of difficulty. The only real test, both for the problems and for the suggested solutions, however, is to go to the audience and see how they work with the form and instructions.

Not all of the problems with either the BEOG or the FAF can be solved by a better document. There are at least three areas where applicants have problems with the BEOG program that a new document might help, but would not solve.

1. Some students have a difficult time accepting the program's definition of "independent." As it stands, an applicant is "dependent" if <u>any one</u> of these statements is true:

- the applicant lived with (or will live with) the parent for six weeks during the year

<u>or</u>

- the parent claimed (or will claim) the applicant as a tax exemption

<u>or</u>

- the applicant did (or will) receive more than $750 in assistance from the parent.

Now consider this case: A young woman lives with her mother but has a child whom she supports on a welfare check. Neither the mother nor the applicant files a tax return. The applicant probably contributes more to the home than the mother. But the applicant does live with the parent, so the mother's information is needed. Neither the mother nor the applicant understands why the mother's information must be used.

In some cases like this one, it is very difficult for the applicant to get the information for or from the parent. The burden of effort is far greater than if the applicant could be considered independent. Sometimes the student is unable to complete the application because the parent is unable or unwilling to cooperate. The objection is that "living with for six weeks" is, for some students, a false test of "support". Under the present conditions, however, the only way a document designer can help is by explaining the requirements as clearly as possible and by making the form easy enough so that the undereducated parent is better able to cope with it.

2. Some people have great difficulty providing information about the future. Both forms require applicants to project their situations into 1980. Again, this is crucial information because it can mean the difference between being "independent" or "dependent" and that can mean a large difference in grant money. How is a student to know what his/her situation will be in 1980? The FAF also requires estimated summer 1979 income. Many people who find it difficult to work with abstract concepts also have trouble projecting their lives into the future. If this information is really necessary, a document can't help except in using the most concrete terms possible in the instructions.

3. Furthermore, some applicants have to file before their tax returns are due, possibly even before they have all the material they need to compute their taxes (for example, W-2 forms). Using tax terms and IRS lines is appropriate and useful if the person has a completed tax return to work from. The problem comes when the financial aid form has to be completed before tax-filing time. If the person hasn't done his/her tax form yet, the reference to the lines is not helpful.

In addition, about half of the people who file a 1040 have help from a tax preparer. These people may find it very difficult to complete the financial aid forms on their own. Will a tax preparer help with this form? A financial assistance officer can help the applicant transfer the information from the tax form but cannot help to prepare the tax form itself. People who usually use a tax preparer may be unfamiliar with many of the technical tax terms.

There are many people who simply cannot or will not deal with figures and may even have trouble transferring figures. They are frightened of tax-like forms. A financial assistance form that relies on tax information is always going to be difficult for many people.

III. Summary and Recommendations

Summary

Both the BEOG and the FAF are very difficult, but the FAF is far more complex than the BEOG.

The language and design of both sets could be improved even if there are no changes in policy.

A form (like the FAF) that tries to meet the needs of many different groups ends up being very confusing. (For example, the FAF instruction that all students must fill out the student's financial statement conflicts with the BEOG instructions. The FAF instruction about who must fill out the parent's financial statement is very ambiguous.) I have no figures to cite, but it is obvious that there is a high cost to students, parents and the processors that could be lowered by simplifying the forms and instructions.

There are students who are eligible and who need the aid, who do not even apply. They cannot follow the complicated instructions. They are so frightened just looking at the form that they do not even try.

Sometimes the student can cope with the form, but the parents cannot. Some parents are embarrassed to admit they do not understand the form. They do not seek help but simply let the time go by and don't fill it out.

The irony is that students and parents who have the most trouble with the complex design and sophisticated vocabulary are probably also those most in need of the aid. Even if the student has a high school diploma, the parents may not -- and indeed may be poor readers and inexperienced at filling out forms.

The difficult language and design must also contribute to inaccuracy. Inaccuracy, in turn, means that eligible students do not get aid they are entitled to and ineligible students may be getting more than they should.

Difficult instructions lead to incompleteness and inaccuracy which in turn lead to rejection. The rate of rejection for all the forms is far too high. Rejections are expensive for everyone. Processing a form several times is an additional cost to the government.

The additional burden is too much for some to handle. A certain percentage who cope the first time can't deal with the request to redo the form.

Again, the economically needy student is probably least able to respond to repeated requests for other information, but even highly educated parents have experienced the frustration of having to redo a rejected application.

People who do not file tax returns will have great difficulty with these forms. The instructions generally refer to IRS lines. They do not repeat the IRS instructions. You should consider having separate columns for non-tax filers or wording the instructions so that non-tax filers are taken care of first (and do not have to read the highly technical tax language).

People who fill out the FAF or BEOG before they do their tax returns must find it very hard to complete these forms accurately. If there cannot be a policy change about the time the applications must be done, there should be more emphasis placed on getting one's tax return ready before attempting to complete the BEOG or FAF.

The current FAF does not serve well as a BEOG application because

1. The form asks for many items not needed by BEOG, but these are mixed with BEOG items.

2. The instructions about who must fill out which parts are very confusing.

3. The form is more complex, the language more difficult, the type size and lay-out more forbidding than BEOG.

4. The check-off for BEOG is at the end and easily missed.

5. There is no information about BEOG on the front and no indication on the front that there is information on the back.

Recommendations

Reconsider the necessity of each item on the FAF.

Rewrite the information and instructions on both sets to be simpler and clearer.

Redesign the FAF to be less cluttered.

Consider having only one financial statement column (for students or parents).

Consider having separate columns or reworking the instructions to meet the special needs of people who do not file income tax returns.

Appendix A: Six Ways to Improve the Language of the BEOG Application

1. Write headings as questions. A useful technique in writing headings is to imagine the question the reader might ask. If your section is an answer to that question, you know you have organized your material well. The FAF does use questions as headings (although they are not always well written -- see specific comments on page D-1). For the BEOG you might try headings like:

What is the BEOG Program?
Who will get grants? or
Am I eligible?
Which form should I use? etc.

2. Write active sentences. A passive sentence starts off with the object of the verb. The verb then has to be in a "be + past participle" form. The agent (person or organization responsible) is usually not mentioned. (The sentence you have just read is in the passive.) Examples of passives from page 2 of the BEOG form are:

" The (BEOG) award . . . does not have to be repaid."
" It will be processed free of charge."
" You have been determined to meet . . ."

These correspond to the active sentences:

" You do not have to repay the (BEOG) award."
" We will process it free of charge."
" We have determined that you meet . . ." or "You meet . . ."

Linguistic research has shown that people can usually process active sentences quicker and more accurately than passives. In cases where the passive is unambiguous or you want to focus on the object, passives may be no more difficult than actives; but, as a general rule, if you want to simplify material, you should write active sentences.

You may notice that in order to rewrite some of the passive sentences, you will have to decide on who is receiving this form, processing it, determining eligibility, etc. Passives are often found in legal writing (especially regulations) precisely because they avoid the problem of saying who must do something. You will have to decide if you want to remain the anonymous, impersonal government or to add a personal tone by rewriting the passive sentences using "we" or "BEOG" as the subject.

3. Replace difficult words with easier ones. If you want the instructions to be useful to parents who do not read at a college level, you should use some of the simpler terms on the list I gave in Chapter II (pp. 30-31). You could define more of the technical terms, as you do for "market value" where you write "the amount for which the asset may be currently sold". (This definition is in the passive and includes an undefined technical term. You could write a much clearer definition. But my point is you do not yet define many other technical terms.) The words "enter" and "indicate" are used on both forms. They are traditional forms designers' jargon. "Enter" is a frequent and familiar word to readers -- but not in the sense in which you are using it.

4. Leave out empty words. Some sentences include words that add length without adding meaning. Examples are:

"You have been determined to meet . . ." which could read "You meet . . .".

"It is possible for you to apply . . ." which could read "You can apply . . .".

"It will not be necessary to complete this application" which could read "You do not have to fill out this form."

5. Rewrite long strings of nouns. Bureaucratic and academic writing is full of nouns that are used as adjectives when they should be possessives or prepositional phrases. An example is

> " . . . to meet the Basic Grant financial need requirements."

If you ask yourself what this means, you end up with one or more prepositional phrases or possessives:

> " . . . the requirements for financial need as set by the Basic Grant program . . ."

It usually takes more space to rewrite a long string of nouns, but here the added words make the sentence clearer.

6. Get rid of "whiz deletions". "Whiz deletion" is linguistic jargon for dropping the "who is", "which is", "that are" parts of a relative clause. For example, this sentence has two cases of whiz deletion. (They are underlined.)

> If you have indicated that you wish to apply for a Basic Grant on one of the forms listed above, the information necessary to determine your eligibility for a Basic Grant will be automatically sent to the Basic Grant processor.

In the first instance, "forms (that are) listed", dropping the "that are" doesn't cause much difficulty. In the second case, however, "information (that is) necessary", the relative clause extends for nine words before the reader finds the verb ("will be sent" - a passive!). Research has shown that "whiz deletions" are a major source of confusion for readers. The relative pronoun and its verb ("that are") serve as signals to the reader that he or she is encountering a separate thought. Without them, the reader is likely to get lost.

This sentence from page 4 of the BEOG has four instances of whiz deletion.

> Students receiving Basic Grants based on incorrect information submitted on the application will have to repay any funds received and may also be subject to further penalty.

The basic sentence is "students will have to repay any funds and . . .". The subject "students" is modified by three levels of relative clauses. 1. Students (who are) receiving Basic Grants 2. Basic Grants (that are) based on incorrect information 3. Information (that is) submitted on the application.

Students will
(who are) receiving Basic Grants
(that are) based on incorrect information
(that is) submitted on the application.

There is also a case of whiz deletion in the predicate. The one word "received" stands for the entire clause "that the student received." By dropping the relative pronouns (who, that) and the helping verbs (is, are), the writer is able to jam five ideas into one sentence. Many readers find it difficult to follow the progression of thoughts from one participle to

the next. If there is only one whiz deletion in a sentence, you can often make the sentence clear just by putting the "who is", "that are" back. In a case like this one, you should rewrite the sentence. One possible revision is:

> If you put incorrect information on your form, you will have to repay any money that you get from the Basic Grant Program and you may also be subject to further penalty.

These six points and some other minor difficulties will become clearer as we go through the information and instructions.

Appendix B: Specific Comments on the Information for the BEOG (Pages 2 and 3)

In this appendix, we review the organization and language of the two pages of information that begin the Basic Grant (BEOG) package. For the convenience of the reader, we reproduce each section before discussing it.

Introductory Paragraph

This application for a Basic Grant is for the 1979-80 academic year only. This covers any period of enrollment in a post-high school educational institution between July 1, 1979 and June 30,1980. **The deadline for receipt of this application is March 15, 1980.**

Read this instruction booklet carefully. You should save it since it has important information that will be useful to you during the 1979-80 academic year if you have any problems or questions regarding your Basic Grant application and/or award.

You do not begin with a statement of what this is, who it is for, what it is for. One suggestion is to use the empty space on the cover to write an informative letter to applicants. This could include the missing information (what this is, etc.) and the information in this introductory paragraph. Then you could also begin immediately addressing the applicant directly instead of waiting until the second paragraph. The last sentence of the introduction is 35 words long. The "if" clause does not seem to follow the rest of the sentence and is unnecessary.

General Information

General Information

The Basic Educational Opportunity Grant Program is a Federal aid program designed to provide financial assistance to those who need it to attend post-high school educational institutions. Basic Grants are intended to be the "floor" of a financial aid package and may be combined with other forms of aid in order to meet the full costs of education. The amount of your Basic Grant is determined on the basis of your own and your family's financial resources.

The Basic Educational Opportunity Grant award is a grant and, unlike a loan, does not have to be repaid. It is estimated that during the 1979–80 academic year the awards will range between $200 and $1,800.

Do not send money with this application: it will be processed free of charge.

This section could be made much simpler by dropping unnecessary words. For example, instead of "designed to provide financial assistance" you could say "to give money". Could you replace "post-high school educational institution" with "school"? I realize that this phrase is a problem. One possibility is to have a small glossary like the definition section of a regulation. Another suggestion is to have a separate small section on "What types of schools can be part of the BEOG program?"

The last two sentences in the first paragraph are both in the passive ("Basic Grants are intended . . . and may be combined . . ."; "The amount . . . is determined . . ."). The phrases "financial aid package" and "your family's financial resources" probably aren't very meaningful to many applicants. Is this information useful and necessary?

Student Eligibility

Student Eligibility

You will be eligible for a grant if you meet all of the following important criteria:

1. **You have been determined to meet the Basic Grant financial need requirements.**
2. **You will be enrolled in an undergraduate course of study and have not previously received a Bachelor's degree from any institution.**
3. **You will be enrolled on at least a half-time basis in an eligible program at one of the over 6,000 colleges, universities, and vocational, technical, and career training schools which have been determined eligible for the Basic Grant Program. If you have any questions regarding the eligibility status of the school or program in which you are interested, please contact the financial aid officer at that school.**
4. **You are a U.S. citizen or permanent resident or meet one of the criteria listed in the instructions, item 4.**
5. **You have received no more than four full years of Basic Grant payments. If you have received payment for four full years, you may only receive a Basic Grant in a fifth year of enrollment when either: (a) the program of study leading to a first degree is designed by the institution to be five years in length, or (b) the institution required enrollment in a remedial course of study which meant that you were unable to complete the regular program in four academic years.**

"Eligibility" is a hard word. "Who may get a grant?" is one alternative. "Criteria" is also a hard word. You could get around that by changing the first sentence to read "To get a grant, all of these statements must be true for you."

The first criterion has a passive verb and a long string of nouns. Do you think it would be clearer if it read "you are in need of money according to the Basic Grant formula"? In the third criterion, eligibility (a difficult word) comes up three times. The program and the school must be eligible. The actual criterion is "you will be enrolled at least half-time in an eligible program at an eligible school." The fact

that "there are over 6,000 colleges, universities, vocational, technical and career training schools which are part of the Basic Grant Program" is an interesting additional piece of information. It should be in a separate sentence. "If you are not sure the school or program that you are interested in is part of the Basic Grant Program, please . . ." would be a way to avoid the difficult phrase "eligibility status".

Forms to Use

Forms To Use

It is possible for you to apply for a Basic Grant by completing any one of the following five forms:

1. Basic Grant Application
2. Family Financial Statement (FFS)
3. Financial Aid Form (FAF)
4. Pennsylvania Higher Education Assistance Agency (PHEAA) Form
5. Student Aid Application For California (SAAC)

If you have indicated (or will indicate) on one of the forms listed above that you wish to be considered for a Basic Grant for the 1979-80 academic year, it will not be necessary to complete this application. However, if you will be applying for only a Basic Grant or if your school indicates you should complete the Basic Grant application to receive consideration for other aid, you should proceed to complete this form. If you're not sure which form you should complete, check with the financial aid officer at the school(s) you are considering attending.

If you have indicated that you wish to apply for a Basic Grant on one of the forms listed above, the information necessary to determine your eligibility for a Basic Grant will be automatically sent to the Basic Grant processor. After that information has been processed, you will receive a Student Eligibility Report indicating your eligibility status.

The wording in the two paragraphs of text in this section is very cumbersome. Is it all necessary? What points do you really want to make here? One point you make here is partly in the first sentence and partly in the second paragraph:

> If you have already checked the BEOG box on one of these other forms for the 1979-80 academic year, you do not have to fill out this form. We will get the information from that form automatically and you will get a Student Eligibility Report from us.

The other point you make here is now sandwiched between the two pieces of the first point:

The school(s) you are applying to may insist that you fill out the BEOG form or a specific one of the others to apply for other aid. If you are not sure which form(s) to fill out, check with the financial aid officer at each of the schools you are thinking of going to.

How to Complete This Form and Payment of Your Basic Grant Award

How To Complete This Form

1. Read and follow all instructions carefully before completing this application. Be sure the application is filled out completely and legibly, then send it in the envelope attached to the form.
2. If you need assistance in completing this form, contact the guidance counselor at your local high school or your student financial aid officer. Failure to fill out the form correctly will result in a delay in the processing of your application.
3. Letters or forms submitted with your application, or notes made on it, are not necessary to determine your eligibility and will only result in a delay in processing.
4. VERIFICATION: You should be aware that the Basic Grant Program has an ongoing process of checking the information which students and parents have reported when applying for a Basic Grant award. You and/or your parents may be requested to provide documentation, including IRS tax returns, to support the information reported. Failure to provide requested documentation may result in the denial of aid.

   Any person who knowingly makes a false statement or misrepresentation on this form will be subject to a fine of not more than $10,000 or to imprisonment for not more than 5 years, or both, under the provisions of the United States Criminal Code.
5. If you would like to be notified that this application has been received, please include the attached postcard with your application in the envelope that comes with this packet. Be sure to enter your name and address on the postcard. If you do not receive the postcard within four weeks, submit another application.
6. Within six weeks after you mail the application, you will receive a Student Eligibility Report (SER). The SER is the official notification of your eligibility for a Basic Grant.
7. When you receive the SER, review it carefully; read and follow all instructions on the SER.
8. If you have not received your SER after six weeks, write to: BEOG, P.O. Box V, Iowa City, Iowa 52240. Be sure to include your name, permanent mailing address, social security number, and date of birth.

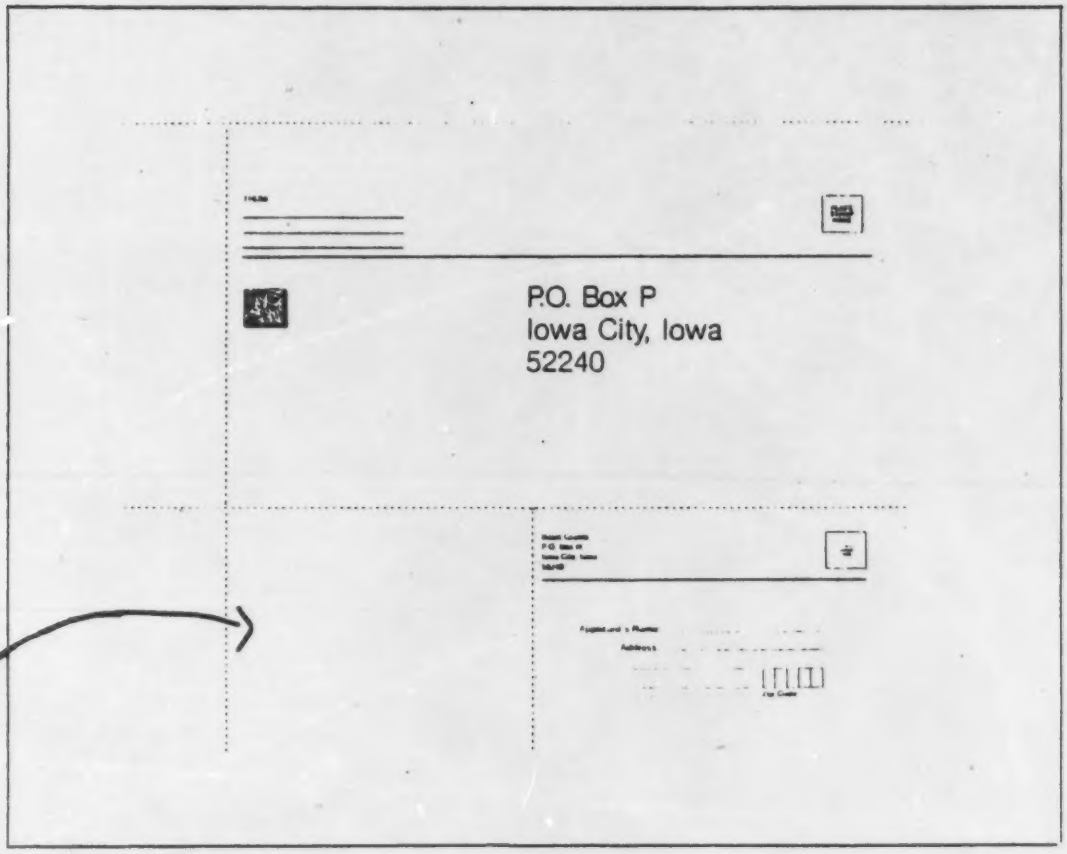
Payment Of Your Basic Grant Award

1. Submit the SER to the student financial aid office at the institution in which you plan to enroll. The school will calculate the amount of Basic Grant awards for eligible students.
2. Your Basic Grant award can be used to help meet your educational costs, including tuition, fees, room, board, books, supplies, and miscellaneous expenses.
3. The amount of your Basic Grant will depend on: (a) your eligibility index, (b) your cost of education, (c) whether or not you are a full-time student, and (d) the length of time you will be enrolled during the 1979-80 academic year.
4. Your Basic Grant award will be paid to you by your school. It may be credited to your account, paid directly by check, or a combination of these methods may be used.
5. If you have questions about the amount of your Basic Grant or payment procedures at your school, contact your financial aid officer.

At this point the organization of information begins to deteriorate. These two sections are both about "How the BEOG Program Works". The heading "How to Complete This Form" leads me, as the reader, to think I am now going to get instructions

for filling out the form, which is not in fact what I get. Those instructions are, quite correctly, on page 4 facing the form. The first four paragraphs of this section should go with the instructions on page 4.

The fifth point can be left to the envelope that comes with the form. In the 1979-80 packet, the card that the applicant gets back is attached to the envelope.



(detachable envelope page -- reduced to 36% of original size)

There is room on the empty, detachable section next to the address side of the postcard to write in fairly large type:

If you want to know that we have received your application, put your name and address on this card.

Put a stamp on it.

Tear it off and mail it in the envelope with your application.

The information on how the program works is now partly in How to Complete THis Form (points 6-8) and in the next section. This information is useful because BEOG is different from other scholarship programs. You want to tell people that

1. The applicant fills out this form and mails it in.
2. The applicant gets back an SER.
3. The applicant takes the SER to the school and the school figures out how much money the applicant will get.
4. The school pays the money to the applicant.

These two sections would make a greater impact if you delete information that belongs elsewhere and reorganize and put together the critical points about how the program works.

Additional Information

Additional Information

If you are interested in specific information on the method used in determining your Basic Grant eligibility index, please write to: BEOG, P.O. Box 84, Washington, D.C. 20044. Ask for a copy of "Basic Grant Eligibility."

If you would like to receive additional information on how the Federal student aid programs (including the Basic Grant Program) work, as well as information on your rights and responsibilities under these programs, write to: BEOG, P.O. Box 84, Washington, D.C. 20044. Ask for a copy of the "Student Guide."

A heading like this usually signals the end of the introduction, but the rest of page 3 is filled with two other topics. I am afraid that most readers will give up here and skip to the next page to start the form. You may feel that is not a problem because the other information is not essential and the last section only applies to a few applicants.

Appendix C: Specific Comments on BEOG and FAF Instructions for Items that Appear on Both Forms

General Remarks About Page 4 of the BEOG

Having the instructions on the page facing the form is very useful. But that only works for the first eight items; and since you instruct the applicant to remove the form first, the point of having the instructions on the facing page is defeated.

If you remove points 1-4 of the section on "How to Complete this Form" from page 2, as I suggested in Appendix B, you will have to combine them with the first part of the instructions. (Perhaps the state codes could be moved to page 3 instead.)

Instructions should be in the imperative as they are on page 2: "Read", "Follow", etc. Using bulleted points in a box like the FAF does at the top of the instructions would be eyecatching.

INSTRUCTIONS FOR COMPLETING THE FAF

To avoid delays in processing, it is important that you complete all items on the FAF according to the following instructions:

- Please type or print all entries in black or dark ink; do not use a pencil.
- Enter each response in the proper area. Do not make entries outside boxes or enter more than one set of figures in a box.
- Enter amounts in dollars; omit cents. Do not use commas between dollar values. For example, if wages, salaries, tips, and other compensation are $5,398.24, enter $5398.
- Do not leave dollar items blank. Enter a zero (0) where appropriate. Do not use such words as "unknown," "none," or "same."
- Use Item 80 to explain circled items and any unusual circumstances. Attach additional sheets of paper if more space is needed. On any additional sheets, be certain to give the student's complete identification information and the CSS code numbers of the institutions and programs to receive the FAF.

Certain sections of the FAF are reproduced below to assist you in completing the form. Keep these instructions and the worksheets for your records.

Figure C.1. Bulleted instructions for the FAF.

Instructions

It is important that you read the instructions while completing the form. If the form is completed correctly, your application can be processed without unnecessary delay.

Every attempt has been made to include only those questions that are absolutely necessary. All information will, of course, be treated confidentially.

Your application must be complete and accurate. Students receiving Basic Grants based on incorrect information submitted on the application will have to repay any funds received and may also be subject to further penalty.

ALL QUESTIONS MUST BE COMPLETED, EXCEPT FOR 5, 7, 8,14 AND 53 WHICH ARE OPTIONAL.

To Complete The Application Form:

Please remove the application form carefully before completing it.

Please print all information in ballpoint pen or in ink.

As you enter information on this application, place only one letter or number in each small box.

Example:

1	2	4	8		S		M	A	I	N		S	T	

Enter amounts in dollars; omit cents. Do not leave dollar items blank: Enter a zero (0) if the item does not apply to you. DO NOT use words such as "unknown," "none," or "same."

Send the completed form to:
BEOG, P.O. Box P, Iowa City, Iowa 52240.

BE SURE TO SAVE THIS INSTRUCTION BOOKLET AFTER MAILING THE FORM.

Figure C.2. Instructions for the BEOG without bullets.

You could write:

- Read all the instructions before filling out the form.
- Follow the instructions carefully.
- Fill out the form completely so that it can be read.
- Check it over to be sure you have answered all the questions.
- Put it in the envelope that is attached to the form.
- Do not put in any extra letters or forms or make notes on the form. They will not help in deciding if you are eligible and may cause a delay in your getting the SER from us.

(etc.)

The BEOG says "Please print all information in ballpoint pen or in ink." Do people write in pencil even though you say to use ballpoint pen or ink? If so, you might add "Do NOT use pencil."

The instruction and example on how to use the boxes is excellent. FAF should do the same.

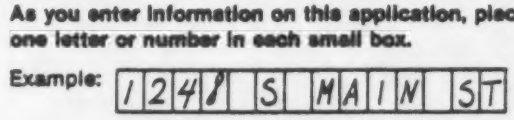


Figure C.3. Instruction on how to use boxes from the BEOG.

The instruction about "enter a zero" is confusing. Where do I put the zero? in the first box? the right-most box? all the way across? doesn't it matter?

> **Enter amounts in dollars; omit cents. Do not leave dollar items blank: Enter a zero (0) if the item does not apply to you. DO NOT use words such as "unknown," "none," or "same."**

Figure C.4. Instructions on using zeros from the BEOG.

You might consider a few instructions about preliminary steps -- papers you will need to fill out this form. The IRS 1040 instructions now start out with "Step 1. Get all your income records together." This might save people time and frustration. However, you may have to deal with a) the problem of how to do this if it is January 1 and applicants can't do their tax yet and b) the fact that applicants have to answer the crucial questions 10-12 before they know whose tax information to use.

Comments on specific instructions

The following are comments on the wording of the instructions for some items of the BEOG form and the instruction for the corresponding item on the FAF form.

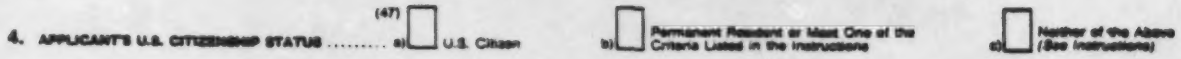
BEOG: 1 FAF: 2 Social Security number

If you have a problem with incorrect social security numbers, you might change this to "Get your social security card and copy the numbers carefully into the boxes."

BEOG: 4 FAF: 8 Citizenship Status

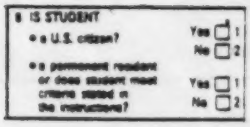
The BEOG choice of one of three boxes is clearer than the FAF's two questions.

BEOG


4. APPLICANT'S U.S. CITIZENSHIP STATUS
(47)
a) U.S. Citizen
b) Permanent Resident or Meet One of the Criteria Listed in the Instructions
c) Neither of the Above (See Instructions)

4.....Indicate your U.S. citizenship status. Indicate whether: (a) you are a U.S. citizen; or, (b) you are a U.S. national or permanent resident, citizen of the Northern Mariana Islands, permanent resident of the Trust Territory of the Pacific Islands, or are in the U.S. for other than a temporary purpose and intend to become a permanent resident. In order to meet the last criterion you must possess an I-171 or an I-464A, both of which are approval notices to apply for permanent residence, OR an I-94 (Arrival-Departure Form) endorsed either: (1) conditional entrant status or indefinite parole, or (2) "employment authorized" and "adjustment applicant". In addition, you may answer YES if you have been granted asylum and been given voluntary departure for a period of one year; or (c) you meet neither of the above conditions. **Note:** If you are in the U.S. on a F1 or F2 student visa, you are not eligible for Federal student aid (such as BEOG) and must answer (c) for this item.

FAF


8 IS STUDENT
• a U.S. citizen?
Yes 1
No 2
• a permanent resident or does student meet criteria stated in the instructions?
Yes 1
No 2

ITEM 8. Indicate student's U.S. citizenship status. Answer "Yes" if student is a U.S. citizen, national or permanent resident; a citizen of the Northern Mariana Islands; a permanent resident of the Trust Territory of the Pacific Islands; or is in the U.S. for other than a temporary purpose and intends to become a permanent resident. In order to meet the last criterion, student must possess an I-171 or an I-464A, both of which are approval notices to apply for permanent residence, or an I-94 (arrival-departure form) endorsed either: (1) conditional entrant status or indefinite parole, or (2) employment authorized and adjustment applicant. In addition, student may answer "Yes" if student has been granted asylum and been given voluntary departure for a period of one year. Note: If student is in the U.S. on an F-1 or F-2 student visa, student is not eligible for federal student aid and must answer "No" to this item.

The FAF says "Answer 'yes' if . . ." but there are two questions. It is totally unclear who should answer 'yes' to which question. Because there is only a comma after "citizen", everyone must read the entire, very complicated instruction. If I am a citizen and therefore answer "yes" to the first part of FAF #8, am I also expected to answer "no" to the second part? Do most people answer both parts or do they leave the second question blank?

While the BEOG's division into a), b) and c) is better than the FAF paragraph, the wording on both forms could be improved. Since the vast majority of applicants are citizens, you could make it easier for them by setting up the instruction like this:

4. Check one (and only one) of these three boxes.

   a) If you are a U.S. citizen, check box a. Go on to question 5.

   b) Check the second box (b) if you are

      1.
      2.
      3.

   c) If you do not meet any of the conditions for a) or b) you must check the third box (c).

If people who must check (c) are not eligible for a Basic Grant, it would save time and money to both the applicant and the program, if, on the BEOG form, you now said "If you checked c), STOP HERE. You are not eligible for Basic Grant money."

BEOG: 5 FAF: 6 State of Legal Residence

The instruction gives me no information on how to determine my state of legal residence. Is this not a problem? Do all applicants know what the definition of "state of legal residence" is in their case?

BEOG: 6 FAF: 5 Address

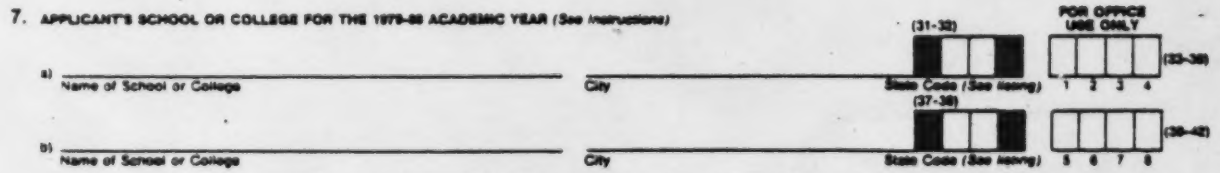
6..... Enter the address where you can be certain of receiving the notification of the processing of your form.

(BEOG)

The meaning is not very clear. Can a student put down a dormitory address? The piling up of prepositional phrases also makes the sentence difficult to follow.

BEOG: 7 FAF: 83 Schools

7.....Enter the name and address of the school or college you will be attending during the 1979–80 academic year. If you are still considering more than one school, enter the two schools that you would most likely attend. If you do not know which school you may attend, you may leave this item blank. It will not be necessary to make any corrections concerning your choice of schools in the event you attend a school other than the one(s) you list. (BEOG)



From the statistics it is clear that only a very small percentage of applicants writes in names of two schools. Is it worth the space to have room for two?

The last sentence of the BEOG instruction is an example of an overly long and difficult sentence. You might try: "If you decide to go to a different school, you don't have to write to us. Just take your SER to the school you decide to attend."

● **ITEM 81.** If you are applying for financial aid administered by institutions, states, and other programs and want them to receive copies of this FAF, enter their complete names, addresses, and CSS code numbers unless otherwise instructed. (Some states have special editions of the FAF.) Obtain code numbers from the CSS Code List. If you are unable to obtain a code number, leave the CSS code number box blank.

Do not enter the BEOG Program in this item. If you are applying ONLY to the BEOG Program, leave this item and Item 82 blank and complete Items 83 and 84.

81 If you are applying for financial aid from institutions, states, and other programs and want them to receive your FAF, enter their complete names, addresses, and CSS code numbers and enclose appropriate fee. Obtain code numbers from the enclosed CSS Code List. If a code number is not available, leave the CSS code number box blank.

Do not enter the BEOG Program in this item. If you are applying ONLY to the BEOG Program, leave this item and 82 blank and complete 83 and 84.

NAME	CITY	STATE	CSS CODE NO.

● **ITEM 83.** The FAF may be used to apply for the BEOG Program. Indicate whether you authorize the CSS to release information from the FAF to the Program. There is no charge for applying to the BEOG Program. If you authorize this release, you may list your first two institutional choices, so that the Program can notify these institutions of your BEOG status. Enter complete names, addresses, and CSS code numbers of institutions. Obtain code numbers from the CSS Code List. If you are unable to obtain a code number, leave the CSS code number box blank.

83 Do you authorize information from this FAF to be released to the BEOG Program in order to be considered for BEOG assistance? (There is no charge for applying to the BEOG Program.) Yes ☐ 1 No ☐ 2

If yes, enter your first two institutional choices, so that the BEOG Program can notify these institutions of your BEOG status. (If you want institutions to receive your FAF, be sure to list them at 81 above and enclose the appropriate fee.)

NAME	CITY	STATE	CSS CODE NO.

Do students find the distinction between items 81 and 83 on the FAF confusing? I assume that for most students the first choice of institutions is the same; so they must put down the same name twice and pay the fee for sending FAF information (which includes all the BEOG information but not the BEOG eligibility index).

This item is confusing on both forms because is it optional -- and the BEOG instruction indicates that it clearly

does NOT matter which college I put down. If I get the SER then why do you want to know where I am going? On the BEOG this isn't very important, but on the FAF this confusion of the unimportant school names comes with the absolutely crucial check-off box that makes the FAF a BEOG application. What happens to an FAF form if 83 is not answered? Does the processing assume a "no" answer? Is there any way to find out how many students thought they were applying for BEOG with the FAF but missed this item?

BEOG: 8 FAF: 9A Year in School

8.....Enter the appropriate information. If you will be in the first year of a college or other post-high school educational program in the 1979–80 academic year, check "1st year"; if this will be the second year of the program, check "2nd year"; etc. If the 1979–80 academic year will be the fifth year of a five year undergraduate program, check "5th year." However, students are generally limited to four full years of Basic Grant eligibility. Students may only receive Basic Grant assistance for up to five years when either: (a) The program of study leading to a first degree is designed by the institution to be five years in length, or (b) The institution required enrollment in a remedial course of study which meant that the student was unable to complete the regular program in four academic years.

(BEOG)

8. WHAT WILL APPLICANT'S EDUCATIONAL LEVEL BE DURING THE 1979-80 ACADEMIC YEAR? (43) 1 ☐ 1st Year 2 ☐ 2nd Year 3 ☐ 3rd Year 4 ☐ 4th Year 5 ☐ 5th Year (See instructions) (44–47) 9 10 11 12

- -

ITEM 9A. Indicate student's year in college or other education beyond high school during 1979–80. Also, enter student's present degree objective and expected date of graduation. "Fifth (undergraduate)" means the fifth year of an undergraduate curriculum that normally requires five years for completion. If "fifth" is indicated, see the back cover for BEOG eligibility criteria. Graduate students are not eligible for BEOG.

(FAF)

9A Student's year in college or other education beyond high school during 1979-80: (Check only one box.)	FIRST (freshman)	SECOND (sophomore)	THIRD (junior)	FOURTH (senior)	FIFTH (undergraduate)	GRADUATE / PROFESSIONAL	Expected degree: / Month & Year:
	1 ☐	2 ☐	3 ☐	4 ☐	5 ☐	6 ☐	

The FAF form is clearer here because 1) the title is easier to understand, 2) the terms "freshman" etc. will help many students, 3) it says to check only one box, 4) it is set off in its own section.

BEOG: 9 FAF 9B Have BA?

Why does BEOG reverse the boxes and put "no" first? I know this is the correct answer, but I wonder how carefully people read. Do they expect the boxes to always be "yes" "no"?

This is a required answer but I don't see a line for it on the data analysis sheet. No answer should be a cause for rejection. Because it is buried at the end of the same section as two optional items, I would imagine that it is sometimes overlooked.

BEOG: 10-12 FAF: 13-15 Applicant's Status

Section C
Applicant's Status

10-12. The term "parent," for the purposes of this form, is defined to be the applicant's mother and/or father, or adoptive parents. Foster parents and guardians are not defined as "parents". If both of the applicant's parents (including adoptive parents) are deceased, answer **No** to all questions in Section C.

Answer questions 10, 11 and 12 using the above definition of parent. For item 12, assistance includes food, housing, clothes, medical and dental care, cash, gifts, cost of education, etc.

If you answer **Yes** to *any* question for *any* year in Section C, go on to Section D. Provide the information requested in items 13-33. Then complete Section F.

If you answer **No** to *every* question for *every* year in Section C, go on to Section E. Provide the information requested in items 34-51. Then complete Section F.

(BEOG)

ITEMS 13-15. These items should be completed with regard to student's parents. For purposes of this form, the term "parents" is defined to be the student's mother and/or father or adoptive parent(s). Foster parents and guardians are not defined as parents.

If both student's parents are deceased, answer "No" to all questions in Items 13-15.

For Item 15, assistance includes food, housing, clothes, medical and dental care, cash, gifts, cost of education, etc.

If you answer "Yes" for any question for any year, the parents' confidential statement (Items 17-48) must be completed.

If you answer "No" to every question for every year with regard to student's parents, the parents' confidential statement (Items 17-48) need not be completed; however, some institutions or programs to which you are applying may require this information. You should follow any specific instructions you receive from the institution or program.

(FAF)

The wording of the BEOG instructions for these items is clear. The FAF instructions are more complicated because of the multi-purpose use of the form. The first sentence of the FAF instructions adds nothing and is a passive sentence that is hard to understand.

The instructions for these items may not, however, be adequate. Do you mean six consecutive weeks or a total of 42 days? How is a student to know what his/her situation will be in 1980? These are very important items. Being able to consider oneself independent and be granted money only on one's own resources might mean a large difference in one's eligibility index. The six-week test of support is a problem for many students. (See the discussion of this problem in the last section of Chapter II.)

BEOG: D & E FAF: Instructions Instructions for writing in figures

Sections D and E - General Instructions

In completing this form, enter zeroes for all dollar fields that do not apply to you or your parents. Enter all figures in dollars; omit cents. For example:

Enter $8542.13 this way | | 8 | 5 | 4 | 2 |

(BEOG)

- - - - - - - - - - - - - - - - - - -

INSTRUCTIONS FOR COMPLETING THE FAF

To avoid delays in processing, it is important that you complete all items on the FAF according to the following instructions:

- Please type or print all entries in black or dark ink; do not use a pencil.
- Enter each response in the proper area. Do not make entries outside boxes or enter more than one set of figures in a box.
- Enter amounts in dollars; omit cents. Do not use commas between dollar values. For example, if wages, salaries, tips, and other compensation are $5,398.24, enter $5398.
- Do not leave dollar items blank. Enter a zero (0) where appropriate. Do not use such words as "unknown," "none," or "same."
- Use Item 80 to explain circled items and any unusual circumstances. Attach additional sheets of paper if more space is needed. On any additional sheets, be certain to give the student's complete identification information and the CSS code numbers of the institutions and programs to receive the FAF.

Certain sections of the FAF are reproduced below to assist you in completing the form. Keep these instructions and the worksheets for your records.

(FAF)

There are two instructions in the first paragraph of the BEOG. They correspond to the third and fourth bulleted items on the top of the FAF instructions. The placement on the BEOG is more appropriate because they are given at the point that they are needed. The instruction about "omit cents" is clearer on the BEOG than on the FAF because 1) it shows an example using the boxes, 2) it does not include the extraneous words about "wages, salaries, etc." That part of the FAF example is not necessary and may confuse readers who are scared by tax terms. On the other hand, the order of the FAF examples (omit cents, do not leave items blanks) is the more logical one.

Neither instruction explains adequately where to put the zero. The term "dollar field" on the BEOG is meaningless. A possible revision is to use the FAF sentence "do not leave

dollar items blank" followed by a sentence like "write in zeroes when an item does not apply to you or to your parents."

BEOG: D & E FAF: Special notes — Instructions for reporting income in two special cases

Note: Funds received by you or your parents as an award under the Distribution of Judgement Funds Act or the Alaska Native Claims Settlement Act should **Not** be reported as income or assets on this form. Property should not be reported as an asset if: (a) it may not be sold or have loans placed against it without consent of the Secretary of Interior, or (b) the property is held in trust for you or your family by the U.S. government.

If you or your parents filed a 1978 income tax return with a government outside the U.S., include information corresponding to that requested in the following items.

(BEOG)

- - - - - - - - - - - - - - - - - - - -

Note: Funds received by the student or parents as an award under the Distribution of Judgment Funds Act or the Alaska Native Claims Settlement Act should NOT be reported as income or assets on this form. Property should not be reported as an asset if: (a) it may not be sold or have loans placed against it without consent of the Secretary of Interior, or (b) the property is held in trust by the U.S. Government.

Note: If student or parents filed a 1978 income tax return with a Government outside the U.S., include information corresponding to that requested in any item referring to the U.S. income tax return.

(FAF)

The two notes about "Funds received . . ." and tax forms filed with another government are handled better on the FAF form, where the shaded box takes them out of the main flow of the instructions and sets them apart as the special cases that they, in fact, represent.

BEOG: Section D FAF: Top of Column 2

Section D
Parent Information

Special instructions for divorced, separated, or widowed parent

If your parents are divorced or separated, provide information for the parent who has or had custody of you. If no custody was awarded, or if parents have or had equal custody of you, provide the information for the parent that you lived with for the greater portion of the 12 month period preceding the date of completing this form.

If your parents are divorced, or if your mother/father is widowed, and your parent has remarried, the financial information of your step-parent may need to be reported. Your step-parent's information should be reported below (together with your parent's information) IF either (a) you did or will live with your step-parent (and parent) for six weeks or more during 1978, 1979, or 1980; OR (b) you did or will receive more than $750 in financial assistance from your step-parent in 1978, 1979, or 1980.

If one of your parents is deceased and your surviving parent has not remarried, report the income of *only* the surviving parent.

13. . . . Enter full name of your (a) father and (b) mother.

Special instructions for divorced, separated, or widowed parent

(BEOG)

All the special information that comes before BEOG #13 is for a minority of students; but if people start to read it and discover it is not relevant, they may miss 13 where they are supposed to start again. The numbers should be boxed or somehow separated from the main flow of the instructions.

BEOG: 16/35 FAF: 43-45/75 Size of household

16. . . . Enter the total number of persons, including the applicant, for whom the parents will provide more than half support between July 1, 1979 and June 30, 1980. Be sure to include the applicant, parents, and parents' other dependent children. Include other persons only if they now live with and receive more than half their support from your parents. (BEOG)

If getting people to include themselves is a problem, the BEOG instruction could be worded more strongly. You could use "you" instead of "applicant". You could make that point a separate sentence instead of including it with the other people who are listed.

ITEM 43. Enter the total number of persons for whom parents will provide more than one-half support between July 1, 1979, and June 30, 1980. Include the student *if a member of parents' household*, parents, and parents' dependent children. Include other persons only if they now live with and receive more than one-half their support from the parents. Do not leave blank and do not enter zero. List children and other dependents in Item 47. (FAF)

The FAF instruction for 43 is confusing. What is the definition of "if a member of the parents' household"? If I live with my parents for six weeks, I must report their income, but am I then also necessarily part of their household?

BEOG: 17/36 FAF: 45-46/76

17. . . . Enter the appropriate number of persons (including applicant) reported in item 16 who will be enrolled in a college, university, vocational or technical school, or other education beyond high school, on at least a half-time basis, during the 1979-80 academic year. (BEOG)

The word "appropriate" is not necessary and is a difficult word. If people forget to include themselves, you should not rely on the parenthetical statement in the middle of a sentence. You could put the statement "Remember to count yourself" at the end of the instruction.

BEOG: 18b/37b FAF: 21/53 Other non-taxable income

18. . . . Nontaxable Income

(b) Enter the total of all other nontaxable income received by parents during 1978.

Include:

Welfare benefits, child support, and unemployment compensation.

"Welfare benefits (ADS,AFDC, etc.)" should be a separate line by itself because some of the people who have to report this are those who are least able to cope with unfamiliar terms. The instruction should read:

- welfare benefits
- unemployment compensation
- child support
-
-

Other non-taxable income (subsistence allowance)

Veterans' benefits except educational benefits.

Any other income (such as interest on tax-free bonds, untaxed portion of pensions and capital gains; military, clergy and other subsistence and housing allowances, etc.) which was not subject to income tax.

(BEOG)

Do poor people get subsistence and housing allowances that they should include? If so, these should not be lumped into a difficult phrase with "military, clergy and other subsistence and housing allowance". Do you mean "for military people and clergy: the value of living allowances and housing allowances"?

Assets

Enter the market value (the amount for which the asset may be currently sold) of each of the assets listed below. Do not use such valuations as Assessed Value, Insured Value, Taxed Value, etc. Do not report personal or consumer loans or any debts that are not related to the assets listed. Do not report any asset or debt more than once. Do not include below any parents' assets or debts.

(BEOG)

"Assets" should be defined. (An asset is something that you own that you could sell for money.) The definition of "market value" is very good.

BEOG: 28a/47a FAF: 30/68 Home

Define "market value" again here.

BEOG: 30 FAF: 35 Cash . . .

30. . . . Enter the present amount of parents' cash, savings, and checking accounts. (BEOG)

"Write in the amount of money parents now have in cash + savings accounts + checking accounts." "Present amount" is an awkward phrase. You are talking about "money" but don't mention it.

BEOG: 28/29/31 47/48/50 FAF: 30-34/67/71 On Assets and Indebtedness

The people who are likely to have trouble with these items are those who don't have investments, farms, businesses, etc. (As the IRS people say, people who get dividends know what they are.) Perhaps you could begin with 28a. "If you do not own a house, write in zero. Go to 29." 29a. "If you do not own any other property, do not have stocks, bonds or securities, write in zero. Go to item 30." (etc.)

For each case the guideline is to send people who do not need all of the information on to the next item quickly. Those who have to read the rest of the instruction are more likely to be familiar with the vocabulary.

Appendix D: Specific Comments on Other Aspects of the FAF

In this section I would like to add a few comments that apply only to the FAF.

Page 1 - Information: The language is very formal. Many applicants will not be familiar with many of the words that are used.

The use of questions for headings is good. However, research on headings suggests that readers find headings with upper and lower case easier to read than headings that are in all capitals.

The heading "What Procedures Are Followed to Ensure Accuracy?" is in the passive, includes difficult words (procedures, ensure), and doesn't stress the main point of the section. This is the only place on the FAF where you give a warning about penalties for false information. People may miss the point because the heading isn't clear.

The three sections in the second column are not organized logically. At present they go from

-- Will CSS send on acknowledgement?
to -- What is my CSS estimated contribution?
to -- What is the fee for filing the FAF?

The first of these also tells people about fees for processing additional requests. The third paragraph tells about fees for processing the initial application. You should talk about the first set of fees before you talk about additional fees.

The term "estimated contribution" is defined in the second paragraph. Because it was not in quotation marks in the heading, I assumed it was a word I should have known. But it is not. It is a jargon word because it has a special meaning in this context. Because of the poor organization, you repeat the sentence about sending an extra dollar to get a report of the estimated contribution in two different sections.

On the regular FAF, there is no indication on the front that there is information about BEOG on the back. Most people won't find that information until they have finished the form. If you want people to use the messages on the back, you have to tell them to turn there and read the information carefully.

CSS made up a demonstration version of the 1979-80 FAF that has the items needed by BEOG shaded in lime green. In this version, there is also a box in the same green color in the bottom right corner of the front page:

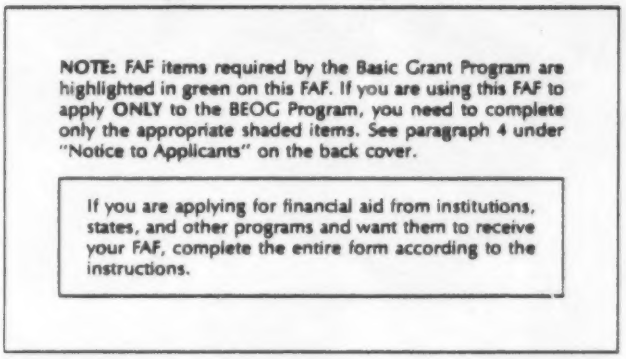

NOTE: FAF items required by the Basic Grant Program are highlighted in green on this FAF. If you are using this FAF to apply ONLY to the BEOG Program, you need to complete only the appropriate shaded items. See paragraph 4 under "Notice to Applicants" on the back cover.
If you are applying for financial aid from institutions, states, and other programs and want them to receive your FAF, complete the entire form according to the instructions.

Figure D.1. Box on front of special version of FAF.

This box replaces the State Codes which are left out of this version entirely. However, this version was only developed to show how the BEOG items fit on the FAF and was never distributed for use by applicants.

BEOG wants people to keep the information part of the BEOG application booklet. People can't do that if they are using the FAF because the BEOG information is on the back of the form and will get sent in with the form.

Because of the way the FAF is set up, people get to keep the instructions but not the information -- including the mailing address for CSS. If they want to correspond with CSS again, how do they know where to write to?

Page 2/3 (Form): I find it interesting that the BEOG allows more space for the student's name than the FAF does. Is this a problem? I don't know how many people don't have enough space on one or the other of the forms.

There is no instruction on the FAF about leaving a space between house number and street name.

In the last item on the top of the first page of instructions, what is "the student's complete identification information"?

The FAF instructions are sometimes too terse. I appreciate the problem of lack of space, but leaving out "the" can make a sentence hard to follow. For example in item 10: "The code number will be used to provide student's name and FAF processing status to student's high school."

Phrases like "degree objective", "marital status" are not clear to many students. You could rewrite passive sentences. For example, items 13-15 "These items should be completed with

regard to student's parents" would be easier if it read, "For these items give information about the student's parents."

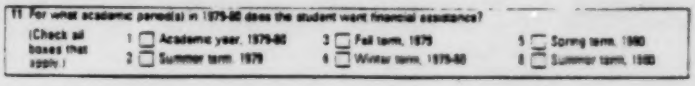

11 For what academic period(s) in 1979-80 does the student want financial assistance?
(Check all boxes that apply.)
1 Academic year, 1979-80
2 Summer term, 1979
3 Fall term, 1979
4 Winter term, 1979-80
5 Spring term, 1980
6 Summer term, 1980

Figure D.2. Item 11 from FAF form.

I find item 11 to be very confusing. If I am going to be in school for the academic year 1979-80, do I also check boxes 3, 4 and 5?

There should be a better explanation at the beginning of the financial section about what will be expected. Does everyone have to give the estimated 1979 figures as well as the correct ones for 1978? This section begins with item 17, but there is no mention before item 22 that I might need to give 1977 information. Until then I didn't know what to do about the shaded 1977 boxes.

Few applicants will bother to read paragraph 4 of the NOTICE TO APPLICANTS section of the information about BEOG on the back of the FAF. This paragraph tells people which items on the FAF are required for BEOG. The special green-shaded version of the FAF helps in that it warns people at the beginning about the different ways to use the FAF. If the FAF is not brought into much closer alignment with the BEOG, then a feature like this is crucial.

Filling out all the financial information for three years is a much greater burden than BEOG requires. Many potential BEOG applicants who are given the FAF do not complete the form. Although many families that use the FAF are better educated and more used to tax returns than families that apply only to BEOG, most students (even from wealthy families) have no experience with tax returns. For most students the tax-oriented FAF will be very difficult.

I have already said that many students probably miss the check-off for BEOG because it is item 83 -- almost at the end of the form. In addition, the wording in item 83 is very difficult to understand: "Do you authorize information from this FAF to be released to the BEOG program in order to be considered for BEOG assistance?" This question has two passives ("to be released", "to be considered"). The final clause "in order to" refers to "you" but seems to go with "information". One authorizes a person, not "information"; but the person (who is releasing the information) isn't mentioned in the sentence. The thought could be written very simply: "Do you want us to send information from this form to the BEOG program?"

You could also make item 84 much simpler. The last sentence is another example of a highly complex grammatical structure with several difficult words (determination, presumed, authorize, recipients). Do you mean: "When you sign the form, you are also agreeing to allow schools and programs that get the FAF to talk with the student about the information on the form"?

These are examples of the kinds of changes that would make the BEOG and the FAF simpler and clearer for users. A thorough editing job would undoubtedly reveal more places where the language of the forms and instructions could be simplified.

Appendix E: A Designer's Analysis of the BEOG and the FAF

(Siegel & Gale, Inc.)

In this section, we evaluate the Financial Aid Form (FAF) and the Basic Education Opportunity Grant (BEOG) purely on the basis of their visual presentation.

Our experience has shown that certain design practices improve forms by enabling the reader to understand and use them and by making a generally favorable impression upon the reader, too.

We therefore offer overall guidelines below. There are, of course, exceptions to these guidelines. In general, we recommend consistency. Variety should enhance clarity, not increase confusion. Following the guidelines, we show problems and suggest solutions in more detail.

Overall Guidelines:

- Limit the number of type styles.
- Limit the number of type sizes.
- Don't use only capital letters. Use upper and lower case instead.
- Limit the number of "signals" for headings. You can vary size, boldness, use of capital letters, color, underlining, or italics, but only use one or at most two of these signals at a time.
- The longer the line, the more leading (space between lines) you need.
- The smaller the type size, the more leading you need.
- Either indent paragraphs or leave space between them. Don't do both.
- Avoid justified right-hand margins (margins which are exactly even instead of ragged).

- Don't try to make all columns the same length; there's nothing wrong with bottom margins which vary.
- Avoid one-line paragraphs.
- Use rules (lines) only when they are really functional. Avoid vertical rules.
- Don't use more than two different weights (thicknesses) of rules.
- When varying the size of type, skip a size. That is, use 9-point and 11-point rather than 9-point and 10-point. Then the contrast between sizes looks deliberate, not accidental.
- For the same reason when varying the weight of type (bold, medium, light, extra bold), skip a weight.
- Avoid inconsistencies in vertical alignment. Don't mix centered material with material that is flush left (material that starts at the left-hand margin).
- Don't use superfluous typographic elements like boxes and leaders (dotted lines).
- Use color only when it serves a purpose.

Specific comments on the FAF:

Typography: There are too many sizes and weights of type, 12 in all. The information section has six, and the form another six. Limit the number of type sizes and weights.

Type styles are inconsistent. The instructions are set in Optima and the form is set in San Serif condensed face. Be consistent. Condensed San Serif like Helvetica or Univers 55 or 57 would be acceptable for both instructions and form. (Optima is less versatile.)

The 8-point solid type (type that has been set without leading) is very hard to read. Use larger type and use leading, e.g. 9-point with 1-point leading.

All cap headings are used in addition to all caps and color on mastheads. The word "Item" is all caps. Use bold face or color, not caps, for heads. Use upper and lower case for "item."

The worksheet uses all caps and has no identification. Use boldface. Label the worksheet.

Margins and Letterspacing: Justified columns create rivers of white space and force letters to be irregularly spaced. Set all columns flush left and ragged right.

Leading: Solid type is hard to read if it is small and it is set in long lines. The leading between paragraphs is inconsistent. Make leading consistent even though bottom margins will then vary.

Heads: In the headings, four "signals" are used at once: heads are set larger, bolder, in caps, and in color. Use one or two of the four.

Heads are sometimes flush left and sometimes centered, sometimes black and sometimes blue. Set all heads flush left. Use only one color.

Typographic Elements: There are round bullets and square ones, large ones and small ones, blue ones and black ones. Some bullets are flush left, some are indented. Use one size and style, and set all of them flush left.

The boxes on the form are in various sizes. They consume space. Eliminate or minimize number of boxes and make them one size.

Rules appear above and to left and right of student information and above student's name. Delete rules which serve no purpose. Delete needless vertical rules from worksheet.

Items 23-29 have leaders (dots from the last letter to the space for writing) as well as rules for each item. Don't use both. Separate sections only with rules.

Column widths are inconsistent and sometimes even occupy the entire width of the paper. Establish a 2-column grid to ensure consistency.

The size and style of the numbers varies between the instructions and the form. Make them consistent.

Color: The tinted block around the masthead is distracting. Color is not used functionally. You should use color for heads and for item numbers. Consider horizontal rules or sectional divisions in color.

General Layout: Space is consumed needlessly, accentuating the problem of crowding, by boxes, obtrusive masthead, and word "Item". Delete needless elements. Design simple, unpretentious mastheads. Use new-found space to make type larger, to leave more space between sections, and to leave more room for answers.

Indentation is inconsistent. You should indent all paragraphs except first one in a new section. Make each indentation the same depth. Indentation is also not deep enough to show that there is a new paragraph. Make each indentation at least 1½ picas deep.

Blocks of copy which correspond in content do not correspond in appearance. In particular, the worksheet sections in the instructions do not match the sections of the form they come from. You should make the worksheet blocks the same size on both the instructions and the form.

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Boxes and arbitrary rules around sections consume space and serve no purpose. It is unnecessary to have horizontal rules under each section and at the bottom of the page. You should eliminate vertical rules on left and right, like those between Section D and Section E. The new-found space will define the contents more clearly, cut confusion, and lessen the crowded look.

The answer boxes are now in three sizes. The small yes/no answer boxes should be in a consistent size. Horizontal space between answer boxes which contain numbers, as in 18a) Social Security Benefits and b) Other nontaxable income, are not needed.

Some minor points: The arrow in Section C is fussy. The rounded corners on the section boxes are arbitrary.